

**REGION IX HUD LINES**  
(Arizona, California, Hawaii, Nevada)  
**NOVEMBER 2005**  
E-Briefs from Region IX of the U.S. Department of Housing and Urban Development  
(415 489-6403      [www.hud.gov](http://www.hud.gov) )

 Regional Director

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**KATRINA UPDATE**

**No downpayment FHA mortgage insurance for victims of Katrina, Rita. Homebuyers can buy anywhere in the United States** <http://www.hud.gov/news/release.cfm?content=pr05-143.cfm>

**Orange County Housing Authority Opens Waiting List through November 30**

The Orange County Housing Authority (OCHA) will open the waiting list to accept applications for the Housing Choice Voucher Program starting November 1 to 30, 2005. [www.ochousing.org](http://www.ochousing.org)

**Fair Market Rents for 2006 Published.**

Each year, HUD surveys to determine Fair Market Rents (FMR) in communities across the nation. The FMR's are used to establish caps on HUD assisted housing for Section 8, and often used by local jurisdictions as a benchmark in their affordable rental programs. To see the new FMR's please visit: <http://www.huduser.org/datasets/fmr.html>

**Two with Bay Area ties sworn in as HUD Assistant Secretaries**

**Keith Nelson**, newly sworn in as the new Assistant Secretary for Administration, received a Masters degree in journalism from the University of California, Berkeley and a Masters of Business Administration from the University of California, Los Angeles Anderson School of Management. He serves as HUD's chief human capital and administrative officer, including managing training and emergency planning needs.

**Dr. Darlene F. Williams**, newly sworn in as Assistant Secretary for Policy Development and Research, received her Masters and Doctoral degrees from Stanford University. She will now lead a staff of social scientists, economists, engineers, planners and policy experts charged with researching housing trends and developing national housing policy for the Department

**HUD FUNDS NEW HOUSING, ANNOUNCES GRANTS**

HUD awarded grants in the four-state region totaling \$45,908,817 since September 1. These grants aid communities with housing counseling, family self-sufficiency, lead and home hazard removal, and affordable housing and economic development in Native American communities. Grant totals for each state are listed below, with a link that opens for information on specific grants, anticipated results from the federal funding, and local contact names and numbers.

**Housing counseling grants:** <http://www.hud.gov/news/release.cfm?content=pr05-140.cfm>

Arizona (3 locales receiving 5 grants totaling \$186,135), California (42 grants, \$3,228,331)  
Nevada (3 grants, \$310,250).

FHIP grants to local jurisdictions: Arizona (1 grant, \$219,535), California (23 grants, \$2,304,212),  
Hawaii (1 grant, \$220,000), Nevada (1 grant, \$203,629)

**Family Self Sufficiency grants:** <http://www.hud.gov/news/release.cfm?content=pr05-134.cfm>

These grants are awarded to Housing Authorities for special vouchers that support tenants to obtain jobs and develop economic security.

Arizona, \$973,158; California, \$5,180,633; Hawaii, \$344,175; Nevada, \$445,032.

**Lead and other Home Hazard Removal Grants:**

<http://www.hud.gov/news/release.cfm?content=pr05-129.cfm>

Arizona, 1 grant, \$3,000,000; California, 9 grants, \$22,471,495

**Affordable Housing and Economic Development Grants:**

<http://www.hud.gov/news/release.cfm?content=pr05-116.cfm>

These grants are to rural communities and Native American groups to improve the prospects for affordable housing and economic development.

Arizona, 7 grants, \$2,037,909; California, 6 grants, \$1,378,565

### **FHA INCREASES MORTGAGE LIMITS**

HUD regularly reviews and updates information used to determine FHA limits for home mortgages. During October, FHA limits were increased in several dozen Arizona, California, Hawaii and Nevada localities. These include metropolitan areas such as Reno, Nevada, Tucson and Phoenix, Arizona, Fresno, Bakersfield, Modesto and Redding, California, among others. Information on FHA limits can be searched at <https://entp.hud.gov/idapp/html/hicostlook.cfm>

### **FYI**

San Francisco will conduct a NeighborWorks Training Institute certification course to non-profit agencies, housing counselors, lenders, and others from December 5-9. [Visit their website](http://www.nw.org/network/training/SanFrancisco05.asp) (<http://www.nw.org/network/training/SanFrancisco05.asp>) for registration, scholarship information & the extensive schedule. A special Workshop on Home Equity Conversion Mortgages will be presented by AARP on December 5-6 through the same venue. For more information: <http://nw.org/network/training/courses/default.asp?course=ucrsdetailAll1.asp?HO210>. Training on Introduction to Housing Counseling will be held December 5-6 as well. For more information: <http://nw.org/network/training/courses/default.asp?course=ucrsdetailAll1.asp?HO180>

### **HALLOWEEN'S OVER BUT THE HOUSE IS STILL HAUNTED?**

Lights that go off on their own –  
Terrible knocking in the walls –  
A ghostly wind moaning in the night –

Maybe we can help...It could be bad electrical wiring, worn-out plumbing pipes, and windows that just won't close tight enough to keep the cold wind out and the warm inside.

HUD provides funds to local governments intended to help low-income homeowners meet repair bills without going into deep debt. The program, called HOME, provides grants, no-interest loans, deferred-payment loans, and low-interest loans, at the discretion of the local city or county operating the HUD-funded program.

It is available for owners of single-family homes, condos, co-ops, and manufactured homes. They also can help the owner of a small rental building of four units or less to make repairs in the rental units. Many jurisdictions have already made allocations this year, but it's worth finding out what's needed to apply in the next funding cycle.

The HOME funds can pay for energy-related improvements, essential improvements, accessibility for disabled persons, utility improvements, site improvements, or even in a refinance of the home to bring down the monthly cost for the homeowner.

Other programs include the Community Development Block Grant program, which also is provided to local governments so that they can operate it appropriately for their community. Under its provisions, funds can be made available for home repairs and repairs to rental units that house low income residents.

HUD's 203k program also provides loan assistance for repairs rolled right into the mortgage, allowing the repairs to be paid over the life of the mortgage instead of requiring all repair costs to be paid up front.

You can learn more about these and other HUD programs at our web pages at [www.hud.gov](http://www.hud.gov) and select the listing for "Homeowners" under "Information for". Scroll down the page until you come to the heading for "Rehab a Home."

You also can find out what your city or county offers on our website [www.hud.gov/improvements](http://www.hud.gov/improvements) and opening the file titled "Contact a HOME Representative in your community."

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